Insurance - 1912

A FINANCIAL ADVANTAGE

The Peoples Mutual Aid Association

Mason Building, 1717 1-2 Third Avenue.

THE GREATEST PROTECTIVE INSURANCE COMPANY IN THE STATE. Claims paid on merit. Technicalities entirely eliminated. All claims paid when due. one who can show where we have not complied fully with the contract. We have never found a reason to not pay a just claim. Our records are full of testimonials whe praising the fair action of the Company. No big dividends paid every year to stock holders. It is paid to the policy holders. Every man who has shares with the Compa the Company, so heavy salaries and expenses are cut.

This Company is one that has a record that is worthy of appreciation. For the eight years of its existence they have so devoted to their policy holders until they serious criticism. It has covered the State of Alabama and has been of much service in helping the unfortunate in the many small towns. It is the one Company in m the only Company in many homes. Their agents are men of standing and quality. They range in salaries from $8 to $20 per week, according to the business done. No to collect for the Company. They must be smart and industrious and keep a live debit. Mr. Samuel L. Mason, the President, and manager, has made some very modern ch ment of the home office so as to dispatch business at a more rapid rate. The agents and policy holders are pleased and are increasing their business every day. The Com the many praises coming from the policy holders. Mr. Mason says insurance in the Peoples' Mutual Aid must have for its prime object to help the people. He says he i contract right in reach of their income and his office is rapidly increasing every day.

SAMUEL L. MASON. President and General Manager.

THIRD ANNUAL STATEMET OF

The Mississippi Beneficial Insurance Company

MAY 1st, 1911.

ASSETS	
First mortgage loans on real estate	$29,300.00
Cash in banks and home office and time deposit certificates	25,464.66
Premium notes and loans on policies	1,472.38
Loans on stocks and bonds	10,000.00
Real estate	5,200.00
Total	$71,437.04

W. W. COX, Secretary-Treasurer.

The following statement speaks for itself, and in its own simple way tells what the Mississippi Beneficia Insurance Company stands for, what it has done for others and what it will do for you.

SHAW, MISS., April 24, 1911.

Dr. W. A. Attaway, President of the Mississippi Beneficial Insurance Company, Greenville, Miss.:

Dear Sir—I wish to thank you for the check for One Thousand Dollars ($1,000) which came to me on April 24th, on account of the death of our son, Albert Randolph, who died April 13, 1911. When I consider the fact that our son took an Endowment Policy in your Company January 25th and died before his Policy was three months old, I wish to thank you the more for your prompt and business-like manner in which you discharged your obligations. With best wishes for your success, we beg to remain,

yours truly, CRAWFORD AND MARY RANDODPH.

I certify that the above statement is true and correct, and the above amount was deposited in the Peoples Home Savings Bank by Crawford and Mary Randolph. E. G. MASON, Cashier.

The Missippippi Beneficial Insurance Company has a few more shares of stock to offer. If you are not ready to insure with us it may be that you want a few shares of stock. For further information write

W. A. ATTAWAY, President, Greenville, Miss.

A. V. HARMON. Se

Georgia Mutual Insurance Co.

Pays every claim the day it is due and pays for all diseases. See our Mr. Heard, agent for this city. Ga. "Trailer" 4-4-12

W. T. MACKEY, District Manager

Send all claims to our office at office of The Trailer.

Do You Need Money

When you are sick or disabled?

If so. Insure with the

Life and Casualty Insurance Company

of Tennessee

By paying a small sum each week you can provide for sickness, accidents and death

Branch Office
NATCHEZ, MISS.
St. Catherine and Pine Sts.

R. A. EWIN,
District Supt.

Nice reward for any
re policy holders are
y is an employee of

haven't even had a
st every home and
lazy man is allowed
anges in the manage-
pany is smiling over
giving them a good

Why Take a Chance

BY INSURING IN A SMALL COMPANY, OR ASSOCIATION, WHEN YOU CAN INSURE IN THE

American National Insurance Company

OF GALVESTON, TEXAS

A COMPANY with over a million dollars assets.
A COMPANY which has more policies in force in TEXAS than all other Texas companies combined.
A COMPANY that pays more death claims in TEXAS, than all other companies.
A COMPANY that has more policies in force in Houston, than all other companies combined.
A COMPANY that pays more claims in Houston than all other companies combined.
A COMPANY whose Whole Life and Endowmene policies has cash and loan values after three years
A COMPANY who issues HEALTH and ACCIDENT policies which are excelled by none.
A COMPANY whose motto is PROMPT and EQUITABLE payments of all claims.
A popular company, whom the people endorse as shown by the letter below.

Houston, Texas, May 5, 1911.

To Whom it May Concern:

We, the undertakers of Houston, Texas, knowing the AMERICAN NATIONAL INSURANCE COMPANY of GALVESTON, TEXAS, to be fair and prompt in its settlement of claims, do recommend said American National Insurance Company, to any one wishing Life, Health or Accident Insurance.

And we agree to accept as cash any policy issued by the Company, after claim has been approved by their local Superintendent, J. P. Van Dusen.

Signed,

Settegast & Kopf Co., 1209 Main St., Phone Preston 469.
Sid Westheimer Co., 104 San Jacinto St., Phone Preston 227.
Earthman & McCarthy Co., 610 San Jacinto St., Phone Preston 49.
Wall & Stabe, 1110 Fannin and Lamar, Phone Preston 95.
C. J. Wright, 820 Travis St., Phone Preston 128.
Frierson Co., 203 San Felipe St., Phone Preston 2152.
Pritchard & Jackson, 1017 San Felipe, Phone Preston 4430.

Home Office, 201, 202, 203 Mason Bldg. Corner Rusk and Main St., Phone Preston 2328.

Texas, Freeman, 4-29-12.

cretary.

Officer of Commissioner of Insurance and Banking, State of Texas.

This is to certify that the Texas Fraternal Union, a corporation, has complied with the laws of this State relating to Fraternal Insurance Companies, and is hereby authorized to transact business in this State for the year ending Feb. 28, 1913.

In testimony whereof, I hereunto sign my name and affix my official seal, at Austin, Texas, this 1st day of June, 1912.

B. L. GILL,
Commissioner.

We carry from $100 to $500 policy a member. Don't have to die to get your money. If you live in the society ten years, we will pay you the face value of your policy while you are alive. Deputies wanted, ladies and men. We pay good commission salary. For full information enclose 10c to W. S. Oaks, No. 113½ Bridge street, Waco, Texas.

Grand officers of H. H. S.: W. S. Oaks, W. G. L., Waco, Texas; Prof. C. R. Baker, W. G. V. L., Klondike, Texas; A. B. Foreman, W. G. T., Waco, Texas; Miss E. G. Foreman, W. G. E. S., Waco, Texas; Mrs. C. Fletcher, W. G. C., Cooper, Texas. Of the Sister Grand Council H. H. S.: Mrs. Mary Tramble, W. G. S., Cooper, Texas; Mrs. Birdie Carpenter, W. G. V., Mart, Texas; Rev. W. C. Cunningham, W. G. C. W., Mart, Texas; Rev. C. H. Huskill, W. G. W., Lott, Texas; S. R. Rollinson, U. G. A. R., Honey Grove, Texas; J. H. Rucker, W. G. D., Glory, Texas; Ben Franklin, W. G. S. A., Mineola, Texas; Mrs. A. J. Gentry, W. G. D., Roxton, Texas; Rev. S. H. Horn, W. G. D., Buffalo, Texas; G. H. Hanner, W. G. D., Buffalo, Texas; F. Finley, W. G. D., Buffalo, Texas; Mrs. Dorna Williams, W. G. Q. M. J., Waco, Texas; Mrs. Joanna Payne, W. G. S. J., Waco, Texas; Mrs. J. A. Wilcox, W. G. V. of J. Roxton, Texas; Mrs. Hattie H. Johnson, W. G. T. J., Roxton, Texas.

All information for deputies, address Hon. W. S. Oaks, W. G. L., 113½ Bridge street, Waco, Texas. 6-22-4t.

INSURANCE COMPANY SUSPENDS BUSINESS.

News has reached the public that The American-Carolina Mutual Life Insurance Company has retired from the field and that its business has been taken over by the American National Insurance Company of Galveston, Texas, a white company. It has been known for many months that the American-Carolina Insurance Company was under the strict surveillance of the Insurance Commissioner because of inability to live up to the requirements of the law, and the continued embarrassment on account of accumulated claims and pending judgments is the reason given for the retirement of the company from the Insurance field.

It will be remembered that about a year ago the Carolina Mutual Life Insurance Company, under the management of G. W. Powell and the American Life and Benefit Insurance Company under the management of Eugene Weaver consolidated into what was known as the American-Carolina Mutual Life Insurance Company. The combination was made with the hope of strengthening the two companies which were known to be unable to stem the tide alone, and about which something was said through the columns of The Reformer at that time. With brighter prospects for the future, the consolidated companies launched out under the presidency of Eugene Weaver and management of G. W. Powell, but without much apparent success. In the spring of the present year the directors found it necessary to rescue the company from the management of the above named gentlemen and elected as their successors Dr. S. L. Warren and J. W. C. Smith. The business, however, was too far gone for redemption, hence there was no other course to pursue than sell out or have their license revoked.

The company was the second largest Negro insurance company in the state, being next in size to the North Carolina Mutual and Provident Association, the largest and strongest Negro Insurance company in the world, and the news of its suspension will be learned with regret on the part of its policy holders throughout the state, the majority of whom having confidence in race institutions will doubtless reinsure with the North Carolina Mutual and Provident Association rather than continue their membership with the Texas company.

Newnan Recorder
Lithonia,
Athens, 4-2572.
Eatonton
Madison
Brunswick
Augusta.

Main Office for Georgia, 212 Auburn Avenue, Atlanta, Ga.

PAYS FROM $1.00 TO $10.000 PER WEEK FOR SICKNESS OR ACCIDENT, AND $10.00 to $100.00 DEATH BENEFITS; COSTS FROM 5c to 50c PER WEEK.

BELL 'PHONE 7x8.

J. S. ROSIER.
District Manager, 1021 1-2 1st Avenue

OF THE NEGRO, BY THE NEGRO AND FOR THE NEGRO.

The Dallas Express

Raised in Four Years over One Hundred and Thirty-Four Thousand Dollars.

Dallas Tex. 9-'12.

Summing up the good of the various enterprises operated by colored people in Texas there is none in the wise judgment of the closest critic that would not reward the American Mutual, the colored Insurance Company, the first prize, because of their promptness and accuracy in administering good blessings to the sick and distressed members of their rank. It is the brain and brawn of the Negro and for reliability, fitness and exactness it copes with any that are presumed to be in a higher class. With such a grand company, which is giving employment to hundreds of young men and women in Texas, no one needs to aspire for other protection, for in this company you can get sick and accident for the same money. Note what it has done the four years it has operated and just think what it can do in twice this number of years.

Its first years operation collected from its members $4,052.50. Paid for sick claims $1,226.50. Paid for deaths $449.00. Receipts for 1909 $24,214.71. Paid for sick claims $4,821.05. Paid for deaths $4,339.05. Receipts for 1910, $30,343.48. Paid for sick claims $16,800.00. Paid for deaths $7,693.86. Receipts for 1911, $40,516.00. Paid out in sick claims $12,000.00. Paid out for death claims $18,00.00. Total recepits including December 31, 1911, $134,423.41. Paid to beneficiaries and claimants $64,468.25.

THE PILGRIM HEALTH AND LIFE INSURANCE COMPANY is run strictly for the benefit of its policy-holders; pays full benefit for all natural diseases, and what has made it the Greatest Negro Insurance Company will make anybody great; honesty, fair and impartial treatment; intelligence, backed by money. See District Manager, S. W. Walker, or his agents. Office, 141 1-2 Fraser St. 6/15/1221

The Union Mutual Association

OF COLUMBUS, GA.

Life, Accident and Health Insurance

T. W. Walker, President
J. M. King, Vice-President
Wm. Driskell, Secty and Gen. Mgr
J. Strawbridge, Auditor and Treas

Branch Offices in Georgia:

Savannah, Macon,
Barnesville, Griffin,
Rome, Cornucopia,
Gainesville, Marietta,

Southern Christian Herald

Insurance — 1912

SOMETHING NEW!

Best Thing in the World for All People

The Star of Zion Union Reform Royal Relief Corporation

Home Office: Boydton, Va.

Having paid $53,915.86 to the people throughout the State in the last Five Years, Being under the direction of the Virginia Insurance Corporation proves it's safety and solidity. A Special LIVE WIRE for the people. Membership Fee, $1.50 in clubs of five or more for Class E, and $1.00 for Sub. Lodges. Monthly dues, 40 and 45 cents; Semi-annual tax, 40 cenfs; Sick Benefits, $2.00 per week; Endowment, $125.00.

WE KEEP THE WHOLE FAMILY, from the Grand Lodge Treasury. No red tape about the Order. If you want to join a strictly reliable concern get in line with us at once.

R. B. BAPTIST, S. G. W. Sec'y, Boydton, Va.

LIFE INSURANCE

Afro-American Mutual Insurance Co.,

410-14 Second Street, CHARLOTTE, N. C.

PAYS SICK AND DEATH CLAIMS.

THAD. L. TATE, President.

J. W. CROCKETT, Secretary.

☞Office open from 8 o'clock A. M. to 6 o'clock P. M daily except Sunday.

Agents wanted.

THEY LEAD THEM ALL

THE NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY OF NASHVILLE, TENNESSEE.

During the year 1911 we paid an average of 3,000 claims each week, amounting to over $74,000. **Largest and Best Industrial Insurance Company in America.**

$150,000 on deposit with the State Treasurer of Tennessee for the protection of its policy holders. Cash capital, $200,000; assets, $535,880.79. The many thousands of colored people that are not insured here would do well to take out a policy with this company.

EDWARD ATCHLEY,
Superintendent.

96 South Main street, upstairs, Memphis, Tenn.

GEO. GROOVER, President — J. C. RHOADES, secretary

The Mutual Benefit Aid Association

(INCORPORATED)

Home Office, 218 So. Broadway

218-19 Copp Building

The Supreme Lodge of the Mutual Benefit Aid Association gives you the best protection. Take a membership with us to-day and be protected against sickness and accident, the largest Association of this kind in the United States meets every 3rd Saturday night at Scotts Hall 561 Central Ave.

GEO. GROOVER, President — J. C. RHOADES, Secretary

Supreme Lodge of The Mutual Benefit Aid Association

(INCORPORATED)

Home Office, 218 So. Broadway

218-19 Copp Building

The Supreme Lodge of the Mutual Benefit Aid Association gives you the best protection. Take a membership with us to-day and be protected against sickness and accident, the largest Association of this kind in the United States meets every 3rd Saturday night at Scotts Hall 561 Central Ave.

HELENA, ARKANSAS

Take out a POLICY IN THE NATIONAL BAPTIST BENEFIT ASSOCIATION

Rev. D. S. Shadd, President.
" S. H. McKinzie, Vice President.
" R. M. Caver, Cor. Secretary.
" G. W. Lowe, Rec. Secretary.
" M. Proffitt, Treasurer.

Rev. S. H. McKenzie, Rev. I. M. Rucell, Mr. B. H. Campbell, Board Members.

Dr. A. T. Stewart, field [illegible]

MISSISSIPPI PROGRESS

W. J. Latham Tells of Concern at Jackson Which Has Increased Capital Stock to $100,000—Seven Banks in the State.

W. J. Latham, one of the leading Negro lawyers of Mississippi, is in New York on a vacation, and is accompanied by Mrs. Latham. Counselor Latham's home is at Jackson, Miss., where he says the race is rapidly coming to the front in business. Mr. Latham is attorney for six corporations in Jackson. He is identified with the Union Guaranty and Insurance Company, which has a paid up capital stock of $50,000. Recently it was voted to increase the capital stock to $100,000.

The officers of the company are E. P. Jones, president; L. K. Atwood, general manager; John W. Harris, secretary; E. H. McKissick, general manager; W. J. Latham, attorney.

Mississippi, according to Counselor Latham, has seven banks, located respectively in Jackson, Natchez, Greenville, Mound Bayou, Columbus, Yazoo City and Shaw. All the institutions are on a sound financial basis.

The National Benefit Association, of Washington, D. C., is in its thirteenth year. It is worth $66,000 and during the year 1911 its receipts exceeded its disbursements, the [illegible]$19,050.23. Its resources in 1911 footed up $157,970.73. Eighteen thousand five hundred fifty-three members were "written" in the last year, representing $1,197,496.50 in insurance. W. R. W. Brown is president of the [illegible] A., and S. W. Rutherford is secretary and general manager. They are [illegible] business men.

J. C. LINDSAY

Is the District Manager of the Old Reliable

Union Mutual Association

"Nuff Sed, I'm with 'em"

Local office:
509 West Broad Street,
PHONE 1470 or write

W. M. DRISKELL, Sec'y and Gen'l Mgr
210 Auburn Ave.
ATLANTA, GEORGIA.

Supreme Lodge of

Mr. Joseph W. Page

Founder & President of the Columbia Home Sick Benefit Society

The Columbia Home Benefit Society.

The Columbia Home Sick Benefit Society, incorporated under the laws of the State of Maryland Aug. 28, 1911., opened for business Sept. 4, '11. Since we have opened we have done grand work among our people. We've agents out who are doing great work. We are asking for smart young men and women to take up this work, as our object is to do business. Anyone wishing to take up this work can do so by applying to our office. 411 West Biddle street

Board of Directors
SAMUEL A. ROBERTSON
JOSEPH W. PAGE
GEO. W. GARRETT
LUCIAN L. PAGE
JOSEPH W. PAGE,
Founder and President,
Residence, 612 W. Lanvale Street
AMANDA M. PINKNEY,
Secretary

Officers of the Home Protective Association.

C. R. McDOWELL ..... Chief Regent
A. R. CHINN ..... Vice-Regent
J. H. PELHAM ..... Secretary
R. L. BEAL ..... Treasurer
O. C. QUEEN ..... Medical Director
GEO. F. NEIL ..... General Organizer
W. H. DIXON ..... Editor

SOMETHING NEW.

Best Thing in the World for all People.

Star of Zion Union Reform Royal Relief Corporation,

Home Office: BOYDTON, VA.

Having paid $53,915 86 to the people throughout the State in the last 5 Years

Being under the direction of the Virginia Insurance Corporation proves its safety and solidity

A Special Live Wire For The People.

Membership $1.50 in clubs of 5 or more for Class E, and $1.00 for Subordinate Lodges. Monthly dues 40 and 45 cents, Semi-annual tax 40 cents; Sick benefits $2.00 per week; Endowment $125

Call five or more of your friends together at your house or elsewhere and organize your club. Collect $1.00 from each person, with name and age of each, and send same to R. B. Baptist, Grand Sec'y, Boydton Mecklenburg County, Virginia

WE KEEP THE WHOLE FAMILY

from the Grand Lodge Treasury. No red tape about the Order. If you want to join a strictly reliable concern, get in line at once. Let nothing stop you Go to work at once Male and female admitted in the same lodge or separate, as parties see fit

We are opening up operations in every State in the Union. Come and join our ranks We need you, and you need us.

RELIABLE AGENTS WANTED AT ONCE.

For Further Information Write To

R. B. BAPTIST, S. G. W SEC'Y,

BOX 21, BOYDTON, VA

A Perpetual Paying Co.

THE OLD RELIABLE

Richmond Beneficial Ins.

Sick dues from $1.25 per week to $10.

Death benefits from $20 to $500.

Amount paid for sickness for January $162.96.

We have the confidence of the people, and shall continue to merit it by strict application to business.

Call on us or have us call on you. Don't make a mistake and join the Wrong company.

Our Agents are polite and energetic.

No. 309 N. Augusta St. Phone 389. P. O, Box 323.

M. L. BROWN, Mgr.

THE UNION

Mutual Aid Association

Strongest and Best

in the South. Pioneers and Inaugurators of the

24 Hour System.

A Protection that Protects. Paid back to members more than **$500,000.00**

Business written over **$5,000,000.00.** Everybody praises the Union Mutual Aid Association; Take a policy today. Agents wanted.

C. F. Johnson, Sec. & Gen. Mg'r

Warren and Dauphin Sts. Mobile, Ala.

The American Mutual

Benefit Association

The American Mutual Benefit Association is doing business at 503 1-2 E. Commerce street, and invites its membership to confer with them by visiting the office or by telephone. Old, 1254; new, 2517-blue.

H. D. PARKER, Supt.

W. L. Thomas, R. H. Cary and Mrs. R. R. Logan, Agents.

Insurance — 1912

Why Take a Chance

BY INSURING IN A SMALL COMPANY, OR ASSOCIATION, WHEN YOU CAN INSURE IN THE

American National Insurance Company

OF GALVESTON, TEXAS

A COMPANY with over a million dollars assets.
A COMPANY which has more policies in force in TEXAS than all other Texas companies combined.
A COMPANY that pays more death claims in TEXAS, than all other companies.
A COMPANY that has more policies in force in Houston, than all other companies combined.
A COMPANY that pays more claims in Houston than all other companies combined.
A COMPANY whose Whole Life and Endowmene policies has cash and loan values after three years
A COMPANY who issues HEALTH and ACCIDENT policies which are excelled by none.
A COMPANY whose motto is PROMPT and EQUITABLE payments of all claims.
A popular company, whom the people endorse as shown by the letter below.

Houston, Texas, May 5, 1911.

To Whom it May Concern:

We, the undertakers of Houston, Texas, knowing the AMERICAN NATIONAL INSURANCE COMPANY of GALVESTON, TEXAS, to be fair and prompt in its settlement of claims, do recommend said American National Insurance Company, to any one wishing Life, Health or Accident Insurance.

And we agree to accept as cash any policy issued by the Company, after claim has been approved by their local Superintendent, J. P. Van Dusen.

Signed,

Settegast & Kopf Co., 1209 Main St., Phone Preston 469.
Sid Westheimer Co., 104 San Jacinto St., Phone Preston 327.
Earthman & McCarthy Co., 610 San Jacinto St., Phone Preston 49.
Wall & Stabe, 1110 Fannin and Lamar, Phone Preston 95.
C. J. Wright, 820 Travis St., Phone Preston 128.
Frierson Co., 203 San Felipe St., Phone Preston 2152.
Pritchard & Jackson, 1017 San Felipe, Phone Preston 1130.

Local Office, 201, 202, 203 Mason Bldg. Corner Rusk and Main Sts., Phone Preston 2326.

R. W. BROWN, President — S. W. RUTHERFORD, Secretary

National Benefit Association

INCORPORATED

Standard Negro Insurance Society of America.

STATE OFFICE:
540 Dolphin Street — Baltimore, Md.

All Sick, Accident and Death Claims Promptly and Satisfactorily Adjusted. Dues payable on either monthly or weekly plan.

AGENTS WANTED—Male or Female. Liberal terms to those of character, ability and push.

For particulars, write or see

WILLARD PRYOR, Dist. Supt.
408 E. Church St. — Salisbury, Md.

STATEMENT
(FRATERNAL)

Woodman of Union

Of Natchez, Mississippi.

Indianola, Miss.

Condition December 31, 1910, as Shown by Statement Filed.

Amount of net ledger assets Dec. 31 of previous year	$ 2,876.29
Income—From policy-holders, $29,001.69; miscellaneous, $1,628.28; total	30,629.97
Disbursements—To policyholders, $15,189.18; miscellaneous, $12,717.02 total	27,906.20
Business in Force—Number of policies, 6,874; amount	1,952,020.00
Written During Year—Number of policies, 3,122; amount,	859,000.00
Losses—At beginning of Year, $4,277.13; incurred, $14,772.87; paid	15,189.18

ASSETS.

Cash in home office and deposited in banks	$ 5,600.06
Total non-ledger assets	250.00
Total	5,850.06
Less assets not admitted	250.00
Total admitted assets	5,600.06

LIABILITIES.

eath claims adjusted not yet due, No. 51	$ 3,860.82
Total liabilities	$ 3,860.82
Balance on hand to protect contract in addition to right of assessment, under following funds:	
Expense	$ 5,600.06

BUSINESS IN MISSISSIPPI IN 1910.

Policies or certificates in force: Number, 6,707; amount	$1,924,800.00
Policies or certificates written or revived in 1910: Number, 3,017; amt.	856,800.00
Policies or certificates decreased or ceased in 1910: No., 1,077; amt.	327,100.00
Total Amount Premiums or Assessments collected or secured	30,109.14
Losses and claims unpaid at beginning, $4,127.13; incurred, $14,022.87; paid	14,439.15

President, L. J. Winston; Secretary, J. W. Hain.
Home Office—Indianola, Miss.

State of Mississippi, Insurance Department,
Jackson, April 28, 1911.

I, T. M. Henry, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Woodmen of Union of Natchez, a fraternal order, of Indianola, Miss., filed with this department, showing the condition of said Company on the 31st day of December, 1910.

Witness my hand and official seal, the day and date above written.

T. M. HENRY,
Insurance Commissioner.

—THE—

BALTIMORE LIFE INSURANCE CO.

F. S. Strobridge, President

Home Office: Cor. Charles & Saratoga Sts., Balto., Md.

The Leading Life Insurance Company in Maryland
Life Insurance Policies issued on ages from 2 to 79
Premiums collected weekly from the homes of the insured

Issues The Best Contracts

No use saying the Best Company, the Strongest Company, the Oldest Company, the Largest Company and all that—we simply say

Industrial Life and Health Insurance Co.

THE PEOPLE KNOW THE REST

Home Office: 502 to 511 Austell Building. Atlanta, Ga.

Take out a Policy to-day with the

American Mutual Benefit Association.

It does exactly what the contract says. Insure now and protect yourself in case of sickness, accident and death, either of which may come to you unexpectedly.

For information consult our staff agents, viz.: Mesdames L. A. Biggers, A. C. Rodgers, E. L. Hogg and E. Spencer. J. J. Richardson and H. Taylor, assistants to the Supt.

J. P. CARTER,
District Supt., 120 1-2 S. Third St.

SOMETHING NEW!

Best Thing in the World for All People

The Star of Zion Union Reform Royal Relief Corporation

Home Office: Boydton, Va.

Having paid $53,915.86 to the people throughout the State in the last Five Years, Being under the direction of the Virginia Insurance Corporation proves it's safety and solidity. A Special LIVE WIRE for the people. Membership Fee, $1.50 in clubs of five or more for Class E, and $1.00 for Sub. Lodges. Monthly dues, 40 and 45 cents; Semi-annual tax, 40 cenfs; Sick Benefits, $2.00 per week; Endowment, $125.00.

WE KEEP THE WHOLE FAMILY, from the Grand Lodge Treasury. No red tape about the Order. If you want to join a strictly reliable concern get in line with us at once.

Agents wanted. **R. B. BAPTIST S. G. W. Sec'y, Boydton, Va.**

Industrial Life and Health Insurance Co.

. T. WALDROP, General Manager Griffin District. Local Office: 114 1-2 HILL STREET.

HOME OFFICE: 502-511 AUSTELL BUILDING, — — — ATLANTA, GA.

INSURES MEN, WOMEN AND CHILDREN AGAINST LOSS BY SICKNESS, ACCIDENT AND DEATH, ALL UNDER ONE POLICY.

Premiums 5 cents to 50 cents a Week.

ORGANIZED 1891; HAS ENJOYED NINETEEN YEARS OF UNPRECEDENTED SUCCESS. SEVENTY-FIVE BRANCH OFFICES IN GEORGIA, ALABAMA AND FLORIDA.

TO BE FULLY APPRECIATED, OUR POLICY CONTRACTS MUST BE COMPARED WITH THOSE OF OTHER COMPANIES. WE INVITE THIS COMPARISON. WE FEEL SURE YOUR VERDICT WILL FAVOR OUR CONTRACT. BY THE END OF THE YEAR, OUR 1910 POLICIES WILL NUMBER ABOUT 1,000,000. CAN YOU BEAT IT? DROP US A LINE, AND WE WILL GIVE YOU COMPLETE INFORMATION ABOUT OUR POLICIES.

"By Industry We Thrive"

JOHN M. McEACHERN, President.

R. H. DOBBS, First Vice President.

S. C. McEACHERN, Second Vice President.

I. M. SHEFFIELD, Secretary.

We write all classes of industrial life insurance and issue the most up-to-date policies.

J. S. THOMPSON, President.

J. C. CLOTWORTHY, Secretary.

United States Industrial Life Insurance Co.

OF CHARLESTON, S. C.

E. W. FINCKNEY, Vice-President.

LIFE INSURANCE

Africa-American Presbyterian
4-4-12

Afro-American Mutual Insurance Co,

410-14 Second Street, CHARLOTTE, N. C.

PAYS SICK AND DEATH CLAIMS.

THAD. L. TATE, President.

J. W. CROCKETT, Secretary.

☞ Office open from 8 o'clock A. M. to 6 o'clock P. M. daily except Sunday.

THE BENEVOLENT INDUSTRIAL ASSCIAOTION

Will pay you a living benefit, bury you when you are dead — and take care of your family.

Policies in four classes—$400, $1200, $2000.

We pay you from $2.00 to $8.00 per week when you are sick, and from $20.00 to $60.00 burial expenses.

Why not join the order that helps you in your old age?

Deputies wanted in Mississippi and adjoining States.

——— For Terms Apply To ———

PROF. W. D. HICKS, Supreme Chancellor.

REV. E. M. WEDDINGTON, Grand Chancellor.

Insurance - 1912

JOIN NOW

THE PEOPLES' ORDER

Its members are composed of Males and Females.

Join Woodman of Union

It pays an Endowment of

Three Hundred Dollars

Upon the Death of all Financial Members.

Permanent Disability Benefits

It cares for its sick members and buries its dead members, and pays sick benefits to its members. It is a secret and charitable society. It has local lodges. Each local lodge has a right to four delegates to the Supreme Lodge annually.

A Live, Progressive, Secret Society

It is strong in numbers and fiuance. Active, honest, energetic deputies wanted—male and female. It has paid out in Death and Permanent Disability Benefits, Eighty Thousand Dollars.

It Costs $3.00 to Join This Order

L. J. WINSTON, Supt.-Pres't.

{ L. S. }

Greenville, Mississippi.
W. W. COX, Supt.-Treas.,
Indianola, Mississippi.

Greenville, Miss., Sept. 24, 1911.

JOIN THE

AFRO---AMERICAN INSURANCE CO.

Immediate Benefits

SICK AND DEATH POLICIES

Home Office Charlotte, Branch Office Winston

MRS. C. J. KIMBROUGH, Supt.

You Pay us, and we will pay you.

BANKERS

Health & Life Insurance Co.

OF MACON, GA.

$20,000.00 DEPOSITED WITH THE STATE TREASURER FOR THE PROTECTION OF POLICY HOLDERS.

HOME OFFICE:	BRANCH OFFICE:
608-9-10 Grand Building,	123 1-2 S. Hill Street,
MACON, GEORGIA.	GRIFFIN, GEORGIA.

LOOK AT THE WONDERFUL GROWTH OF THE BANKERS, AND YOU WILL READILY SEE THAT THEY ARE THE BEST.

The Bankers has written since organization over $2,000,000.00 of insurance.

Income in Georgia last year	$125,905.00
Paid to sick people in Georgia last year	$ 48,530.00
Assets or cash on hand January 1, 1911	$ 72,811.00

We wish to call your attention to the fact that we are giving the people the best protection against SICKNESS, ACCIDENT and DEATH that money can buy. We guarantee to pay you full benefits for any kind of Sickness or Accident that is contracted after the date of your policy.

So insure with the Bankers, where you get the best protection for your money. We appreciate your membership, and you will appreciate a policy with the Bankers if you give us a trial.

The Bankers don't criticise or ridicule any other company, but just sells the best policy that money can buy.

Yours very truly,

J. S. TYSON, Manager.

SOLID AS A ROCK!

IS THE

INSURE IN

--THE--

AFRO-AMERICAN MUTUAL INSURANCE COMPANY

CHARLOTTE, N. C.

1337 S. 20th Street, Philadelphia, Pa.

And get a policy that pays for all kinds of diseases, and every week in the year.

THAD L. TATE, President.
J. W. CROCKET, Secretary.

Box 558, Charlotte, N. C.

AGENTS WANTED

WHEN TAKING INSURANCE, WHY NOT THE BEST?
The Popular Policy, Western Union Relief Association

The St. Louis Argus. 7-11-12

The Western Union Relief Association Pays For Sickness and Accident.

WESTERN UNION RELIEF ASSOCIATION NEWS.

Among the afflicted we find Mrs. Kate Andrews, 4298 Maffitt avenue.

Mrs. Flora B. Young, 110 South Leonard avenue.

Miss Helen Sydnor, 4234 Cote Bril-

Miss Helen Sydetaoshrdl cmfwypt

Mr. Frank Washington, 3940 Papin street.

Mr. Isaiah Lewis, 2700 Wash street.

Mr. Robert D. Williams, 3411 Lawton avenue.

Mr. Paul Scott, 1415 Morgan street.

Mrs. Rebecca Erving, 2733 Lawton avenue.

Mr. H. D. Turner, 4299 Kennerly avenue.

Mr. Robert Hart, 4406 St. Ferdinand avenue.

Mr. Ellie Bradford, 4588 Cottage avenue.

GRAND NEGRO HOME ENTERPRISE

The St. Louis Argus. Columbia, S. C. 9-14-12

The Mutual Relief and Benevolent Association

IS PURELY A NEGRO INSURANCE BUSINESS BELONGING TO THIS STATE.

SOME REASONS WHY YOU SHOULD JOIN IT

First. Because it is not a joint stock Insurance Company, where dividends are declared annually to its stockholders. Each policy holder shares in the profits realized by this Company.

Second. This Company cannot sell its business to any other company in case it decides to discontinue business. They will have to divide the money they have on hand to the policy holders

Third. This Company is protected by a ten thousand dollar bond and the laws of this State which is an additional protection to its policy holders.

Fourth. This Company gives work and employment to the people of this State and deposits all its money here.

IT PAYS FROM $1.25 TO $10.00 PER WEEK SICK BENEFIT. FROM $20.00 TO $125.00 FOR DEATH.

This company is owned by the people or policy holders and not by a few men.

PRESIDENT — J. H. FORDHAM, Orangeburg, S. C.
TREASURER — ANDREW SIMPKINS, Edgefield, S. C.
SEC. & GEN. MGR. — DR. A. P. DUNBAR, Columbia, S. C

S. S. YOUNGBLOOD, Orangeburg, S.C.; H. B. DANIEL, Honea Path, S. C.; HARRY CULBERTSON, Waterloo, S. C.; W. H. THOMAS, JAMES GOODE, Columbia, S. C.; A. ROBERTSON, Vice President, Chestter, Pa.

"A FRIEND IN NEED IS A FRIEND INDEED"

The Progressive LIFE ASSOCIATION

THE BEST FRATERNAL INSURANCE IN THE WORLD. P.L.A.

The Chicago Defender

The Progressive Life Association is a **NEGRO ORGANIZATION,** *designed and established for the purpose of meeting the discrimination of the older companies. In this respect, it meets a long felt need.*

'It pays you money WHEN YOU NEED IT; in sickness, on accident and at death.

'One policy secures all these benefits.

'NO RED TAPE; Your benefits are payable twenty-four hours after they accrue.

LEON A. WATSON, President-Manager — J. A. Brown, Secretary
E. BURTON CERUTI, Vice-Pres.-Auditor — MOSES N. STAPLER, Treasurer
CHARLES S. DARDEN, Attorney

Local Office:
814 Central Ave.

Call up and find out all about it — Phone Main 2137

WHY NOT JOIN AN ORDER

Go. "Southern Christian Recorder"

That Will Pay You a Death Benefit; Also Pay You For the Loss of Your Stock, Cattle and Home By Fire; Loss of Limbs or Eye. It Stands For the Defense of the Church. Chartered To Do Business in Any State in the Union. For Further Particulars, write

Rev. W. D. Johnson, D. D.,
Or A. G. DAVIS, CHAIRES, FLA.
Agents.
1002 6th Ave., Columbus, Ga.

Deputy Warden.

INSURE IN --THE-- AFRO-AMERICAN MUTUAL INSURANCE COMPANY
CHARLOTTE, N. C.

And get a policy that pays for all kinds of diseases, and every week in the year.

THAD L. TATE, President. Box 586, Charlotte, N. C.
J. W. CROCKET, Secretary. AGENTS WANTED

The American Life Insurance Co. of Illinois

OLD LINE LEGAL RESERVE CO.
Chartered Under the State of Illinois

$100,000.00 deposited with the State. Policies of all Kinds, ranging from Five Cents to Ten Thousand Dollars. Our Small Policies gives to the Colored Policy Holder More Insurance than any other company. Colored Agents to write and collect your business. Information of rates and values at your age will be furnished free, upon giving your age and address to

THE AMERICAN LIFE INSURANCE COMPANY OF ILLINOIS.
72 W. Adams Street.
Cor. of Clark St., Chicago, Ill. Telephone Randolph 5.

Insurance – 1912

Let Us Make Your Bond or Insure You Against Death, Accidents and Sickness

Chartered Aug. 31, 1910 Qualified Aug. 31, 1911

PROTECT YOUR FAMILY

In a life insurance company which makes equitable premiums on all kinds of risks.

SAFETY SECURITY AND PROTECTION

Should be sought by every individual seeking insurance, and the greatest care and diligence should be exercised in the selection of the company.

The Union Guaranty and Insurance Co.

OF MISSISSIPPI

Warrants and assures protection against Accidents, Sickness and Death. We present the most attractive insurance propositions, and urge that you write for them. It also pays liberally for loss of limb or sight, and provides weekly indemnity for accidental injury that results in total or partial disability.

Good Salaries for Good Agents. For further information write

Union Guaranty and Insurance Company of Mississippi

129 S. Farish Street, JACKSON, MISS.

E. H. McKISSACK, General Manager — JNO. W. HARRIS, Secretary
EDW. P. JONES, President — L. K. ATWOOD, Treasurer
W. A. J. MORGAN and J. A. Q. WILLIAMS, Vice-Presidents.

The Great Southern Home Industrial Association

The OLDEST, STRONGEST and MOST PROGRESSIVE Association in the State well deserves the support of the colored race. Pays for ALL CLASSES OF DISEASES and ACCIDENTS. Gives disabled members PROTECTION WITHOUT COST TO THEM.

W. L. LAUDERDALE, President. R. J. BROWN Secretary.

G. C. McCONDICHIE, State Superintendent and Auditor.

Home Office, 905 Gaines Street

LITTLE ROCK, ARK.

Our Leader - Little Rock Ark

R. W. BROWN, President — S. W. RUTHERFORD, Secretary

National Benefit Association

INCORPORATED

Standard Negro Insurance Society of America.

STATE OFFICE:

540 Dolphin Street Baltimore, Md.

All Sick, Accident and Death Claims Promptly and Satisfactorily Adjusted. Dues payable on either monthly or weekly plan. Maryland Fri-State-News

AGENTS WANTED—Male or Female. Liberal terms to those of character, ability and push. 4-13-12.

For particulars, write or see

WILLARD PRYOR, Dist. Supt.

408 E. Church St. Salisbury. Md.

WANTED!

4-12 St. Louis Argus 7/8/12

Five good, hustling agents to represent the

Western Union Relief Association

Liberal Terms.

Call at office, 2336 Market Street.

J. E. MITCHELL, Manager.

Phones: Bomont 913: Central 8371

Home Industrial Company

Charleston S.C.

INDUSTRIAL LIFE

A. ROBINSON, President. J. C. CLOTHWOR, Sec'y and Treas.

Home Office 67 Broad Street

THE BENEVOLENT INDUSTRIAL ASSOCIATION

Mississippi Weekly Reporter 4-13-12.

AFRO-AMERICAN MUTUAL INSURANCE COMPANY

Does not Promise but performs.

Pays Sick Claims every week in the year.

Thad L. Tate, President.

J. W. Crockett, Gen. Sec. & Mgr., Charlotte, N. C.

Jas. H. Ramsuer, Gen. Supt. for State of South Carolina.

Office Rock Hill, S. C.

Will pay you a living benefit, bury you when you are dead—and take care of your family.

Policies in four classes—$400, $1200, $2000.

We pay you from $2.00 to $8.00 per week when you are sick, and from $20.00 to $60.00 burial expenses.

Why not join the order that helps you in your old age?

Deputies wanted in Mississippi and adjoining States.

For Terms Apply To

PROF. W. D. HICKS, Supreme Chancellor.
REV. E. M. WEDDINGTON, Grand Chancellor.

THE Independent Order of Woodmen

IS INCORATED UNDER
E-LAWS OF THE STATE OF GEORGIA

ARE YOU A WOODMAN?

$500 If Not, Why Not? $500

A great Fraternal Organization with a well constructed secret [illegible] Gives the Largest Endowment of any Fraternal Organization [illegible] Gives the same to women as to men. The Order has more than doubled itself in membership in the last six months. [illegible] financial reliability—reference: Bank of Covington. Capital Stock $100,000.

S. C. THOMPSON, President.

GENERAL HEADQUARTERS, COVINGTON, GA.

REV. J. N. C. COGGIN, Supreme Banker
REV. J. W. QUEEN, Supreme Governor
PROF. W. E. CONNALLY, Supreme Secretary
PROF. L. P. GREEN, State Organizer and Field Sec'y

For full information Rev. J. N. C. COGGIN, Supreme Banker

Georgia Baptist 1912

FOR ONCE

EASTERN CAROLINA EXCELS

In high class Industrial Insurance we are without a peer. No disgruntled members. No unpaid claims.

IN FACT WE DO BUSINESS

Try us once, and forever be convinced.

AGENTS EVERYWHERE

THE EASTERN RELIEF INS. CO.,
Home Office Edenton, N. C.
J. H. BarClay, Gen. M

GRAND NEGRO HOME ENTERPRISE

The Mutual Relief and Benevolent Association

IS PURELY A NEGRO INSURANCE BUSINESS BELONGING TO THIS STATE.

SOME REASONS WHY YOU SHOULD JOIN IT

First. Because it is not a joint stock Insurance Company, where dividends are declared annually to its stockholders. Each policy holder shares in the profits realized by this Company.

Second. This Company cannot sell its business to any other company in case it decides to discontinue business. They will have to divide the money they have on hand to the policy holders

Third. This Company is protected by a ten thousand dollar bond and the laws of this State which is an additional protection to its policy holders.

Fourth. This Company gives work and employment to the people of this State and deposits all its money here.

IT PAYS FROM $1.25 TO $10.00 PER WEEK SICK BENEFIT. FROM $20.00 TO $125.00 FOR DEATH.

This company is owned by the people or policy holders and not by a few men.

PRESIDENT	TREASURER	SEC. & GEN. MGR.
J. H. FORDHAM	ANDREW SIMPKINS	DR. A. P. DUNBAR
Orangeburg, S. C.	Edgefield, S. C.	Columbia, S. C.

S. S. YOUNGBLOOD, Orangeburg, S.C.; H. B. DANIEL, Honea Path, S. C.; HARRY CULBERTSON, Waterloo, S. C.; W. H. THOMAS, JAMES GOODE, Columbia, S. C.; A. ROBERTSON, Vice President, Chester, Pa.

HOME PROTECTIVE ASSOCIATION

Organized February 4th, 1904.

Home Protective Record Hannibal Mo 5-31-12

YEAR	Certificates Issued	Death	Claims Paid for Sickness and Accident	TOTAL
1904	515	$ 50.00	$ 130.00	$ 180.00
1905	919	537.50	344.50	882.00
1906	1529	525.00	1046.75	1571.75
1907	2240	1144.50	1494.90	2639.65
1908	2523	2072.50	3129.15	5201.65
1909	3515	2737.50	3036.06	5773.56
1910	4143	5360.00	6640.00	12000.00
1911	4486	8157.85	7977.97	16135.82
1912 (May)	1600	3000.00	3160.75	6160.75
Total since organizat'n	21470	23684.35	26954.58	50638.93

Officers of the Home Protective Association.

C. R. McDOWELL ..... Chief Regent
A. R. CHINN ..... Vice-Regent
J. H. PELHAM ..... Secretary
R. L. BEAL ..... Treasurer
O. C. QUEEN ..... Medical Director
GEO. F. NEIL ..... General Organizer
W. H. DIXON ..... Editor

The Georgia Mutual Life and Health Insurance Association is the youngest, but the soundest colored company in the city. It pays every honest claim the day it is due. No hunting up technicalities to defeat a policy-holder.

W. A. ADERHOLD, Manager.
135 1-2 Auburn Ave.

6-16-12

Atlanta Independent

...CHARLES TOLSON...

Agent for The Mutual Benefit Society, Fayette and Pearl Streets.
Oldest and strongest Insurance Company in Maryland.
Run for Colored People by Colored People.
PHONE—1933 ST. PAUL.

LET ME SELL YOU A HOUSE
Desirable houses for sale in any part of the City,
$50.00 to $100.00 balance as same as rent.

Pianos and Organs, Pianolas, Victor Victorias on Easy Terms.
Any make you may desire.
Satisfaction guaranteed.

RESIDENCE: 505 BAKER STREET

Call Me up or send a Postal and I will be there immediately

D-12-9-4t

National Benefit Association as Host.

The Home Office Agents' Club of the National Benefit Association, the strongest insurance corporation carried on by our people in this section of the country, gave a magnificent reception and banquet Monday night at the Metropolitan A. M. E. church for 250 resident and visiting ministers, professional business men and their wives. The exercises in the main auditorium, embracing information concerning the organization, its achievements and future, together with a musical program, were enjoyed by a large audience. The principal address was delivered by Judge Robert H. Terrell, of the municipal court. Dr. R. W. Brown is president of the National Benefit Association, and Mr. S. W. Rutherford is general secretary. The association owns the valuable building at 609 F street, northwest, and has assets worth upwards of $100,000.

6-16-12

Insurance - 1912

Third Annual Statement

The Democrat 9-14-12 Mount Bayou

-OF THE-

MISSISSIPPI BENEFICIAL INSURANCE CO.

MAY 1, 1911.

ASSETS:

First Mortgage Loans on Real Estate	$29,300.00
Cash on Banks and Home Office and Time Deposit Certificates	25,564,66
Premium Notes and Loans and Policies	1,472.58
Loans on Stocks and Bonds	10,000.00
Real Estate	5,200.00
TOTAL	$71,437.04

W. W. COX, Secretary and Treasurer.

The following statement speaks for itself and its own simple way tells what the Mississippi Beneficial Life Insurance Co. stands for, and what it has done for others and what it will do for you.

Shaw, Miss., April 7, 1911.

To the Mississippi Beneficial Ins. Co.
Greenville, Miss.

Gentlemen:

I wish to thank you for the check for One Thousand Dollars ($1000) which came to us on April 27th on account of the death of of our son, Albert Randolph, who died April 13, 1911. When I consider the fact that our son took an Endowment Policy in your Company January 25th and died before his policy was three months old, I wish to thank you the more for the prompt and business like manner in which you discharged your obligations.

With very best wishes for your success, we beg to remain.

Yours truly,
Crawford and Mary Randolph.

I certify that the above statement is true and correct and the above amount was deposited in the People's Home Savings Bank by Crawford and Mary Randolph.

E. G. Mason, Cashier.

The Mississippi Beneficial Insurance Company has a few more shares of ttock to offer, if you are not ready to insure with us it may be that you want a few shares of stock.

For further information, write

W. A. Attaway, President,
Greenville, Miss.

INSURE

Bradley District Herald, 3/5/13 Fordyce, Arkansas

IN THE

Douglass Industrial Asssociation

LIFE, ACCIDENT and HEALTH Insurance

Its members are protected by a $20,000 Bond Filed with the State of Arkansas.

Issued 11,000 Policies last year.

Represented in Fordyce, Ark., by

L. W. DAVIS.

JOIN THE

United Loyal Neighbors

of the World.

Gra dest and Fastest growing Social Fraternal Orde in Existance. It's not an Insurance Organization, but is a MODERN PLAN BENEFIT SOCIETY, with beautiful Ritualistic Ceremonies and Degrees. Admits both men and women from 19 to 55.

PAYS WHILE ALIVE NO DYING TO WIN.

BENEFITS Sick and Accident $6.00 to $9.00 per week, Special accident $10.00 to $15.00 in one half first year. Old Age Pension $150.00 to $250.00. Death Benefit $300.00 to $500.00 Disability Benefits one half of death benefit. Broken Arm $25.00 to $30.00. Broken Leg $50.00 to $60.00. Special Dispensation in Louisville Camp No. 2, only $1.50, when charter is closed it will be $6.00. Monthly Dues $1.00 to $1.30.

B. F. JOHNSON, Supreme Counsellor,
814 South Seventh Street.

(ORGANIZERS)

J. R. Marks, 925 Magazine Street.

Chas. W. Wickliffe, 1100 W. Green St.

Wm, Thomas, 515 12th Street.

DEPUTY ORGANIZERS WANTED IN EVERY COUNTY

DIVISION OF BEHAVIORAL SCIENCE RESEARCH